

**Information to identify the case:**

Debtor 1	<u>Larry D Shaffer</u>	Social Security number or ITIN	xxx-xx-0711
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carol S. Shaffer</u>	Social Security number or ITIN	xxx-xx-1946
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-70128-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Larry D Shaffer

Carol S. Shaffer

7/11/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Larry D Shaffer  
Carol S. Shaffer  
Debtors

Case No. 20-70128-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Jul 11, 2023

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ Larry D Shaffer, Carol S. Shaffer, 8016 Hyndman Road, Buffalo Mills, PA 15534-9104
15214013	+ Roundpoint Mtg, 446 Wrenplace Road, Fort Mill, SC 29715-0200
15214014	+ Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 12 2023 04:33:00	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 12 2023 00:47:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	+ EDI: RECOVERYCORP.COM	Jul 12 2023 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15222184	+ EDI: PHINAMERI.COM	Jul 12 2023 04:33:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282701	+ EDI: PHINAMERI.COM	Jul 12 2023 04:33:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15214001	EDI: BMW.COM	Jul 12 2023 04:33:00	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
15224379	+ EDI: BMW.COM	Jul 12 2023 04:33:00	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456

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15214000	+ Email/Text: bknotices@bankofthewest.com	Jul 12 2023 00:48:58	Bank Of The West, 2527 Camino Ramon, San Ramon, CA 94583-4213
15230139	EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15214002	+ EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15214003	+ EDI: CITICORP.COM	Jul 12 2023 04:33:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15242386	EDI: CITICORP.COM	Jul 12 2023 04:33:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15214004	+ EDI: CITICORP.COM	Jul 12 2023 04:33:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15214005	+ EDI: WFNNB.COM	Jul 12 2023 04:33:00	Comenitybank/legndpine, Po Box 182789, Columbus, OH 43218-2789
15214006	+ EDI: WFNNB.COM	Jul 12 2023 04:33:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15217185	EDI: DISCOVER.COM	Jul 12 2023 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15214007	+ EDI: DISCOVER.COM	Jul 12 2023 04:33:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15227755	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2023 00:47:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15214009	Email/Text: collecadminbankruptcy@fnni.com	Jul 12 2023 00:47:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15214008	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jul 12 2023 00:47:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15232661	Email/Text: Bankruptcy@Freedommortgage.com	Jul 12 2023 00:47:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15214011	+ EDI: PHINAMERI.COM	Jul 12 2023 04:33:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
15214010	+ EDI: PHINAMERI.COM	Jul 12 2023 04:33:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15241704	EDI: JEFFERSONCAP.COM	Jul 12 2023 04:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15214012	EDI: JPMORGANCHASE	Jul 12 2023 04:33:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15230793	+ Email/Text: RASEBN@raslg.com	Jul 12 2023 00:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15240851	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2023 00:55:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15319023	Email/Text: peritus@ebn.phinsolutions.com	Jul 12 2023 00:49:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15239963	EDI: Q3G.COM	Jul 12 2023 04:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15239964	EDI: Q3G.COM	Jul 12 2023 04:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15232306	Email/Text: bankruptcy@roundpointmortgage.com	Jul 12 2023 00:47:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15214015	+ EDI: RMSC.COM		

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		Jul 12 2023 04:33:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15214016	+ EDI: RMSC.COM		
		Jul 12 2023 04:33:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15214017	+ EDI: RMSC.COM		
		Jul 12 2023 04:33:00	Syncb/score Rewards Dc, P.o. Box 965005, Orlando, FL 32896-5005
15243137	+ EDI: RMSC.COM		
		Jul 12 2023 04:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15215036	+ EDI: RMSC.COM		
		Jul 12 2023 04:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15214018	+ EDI: CITICORP.COM		
		Jul 12 2023 04:33:00	Tractor Supply/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BMW Bank of North America
cr		RoundPoint Mortgage Servicing Corporation
aty	*+	Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068
cr	*+	ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbeef@brockandscott.com
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
David J. Novak	on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com rfn@jjbodies.com
Kenneth P. Seitz	on behalf of Joint Debtor Carol S. Shaffer thedebterasers@aol.com
Kenneth P. Seitz	

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on behalf of Debtor Larry D Shaffer thedebtterasers@aol.com

Kevin J. Petak

on behalf of Attorney Somerset Trust Company kpetak@spencecuster.com  
skosis@spencecuster.com;petak.kevinb119375@notify.bestcase.com

Laurence A. Mester

on behalf of Creditor BMW Bank of North America lmester@mesterschwartz.com jschwartz@mesterschwartz.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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